

**Orrell, Vern - Richmond, VA**

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**From:** DAWNDOL@aol.com  
**Sent:** Monday, October 31, 2005 8:31 AM  
**To:** Orrell, Vern - Richmond, VA  
**Subject:** small farm liability insurance

Mr. Orell,

I live just outside Martinsville Virginia and I am a member of the VFB. I have repeatedly requested quotes for liability insurance from them but I have been put off each time I call. I have called them weekly for the last eight weeks. I'm told **THEY** do not have insurance available for the small farmer to do educational things on their farm or off farm but they will look into finding a different company for me and call me back in a week. The call never comes. I can not do farm tours, educational fiber classes, take my animals off site to educate and/or sell products because I have no insurance coverage for those purposes.

I am a small farmer that has no way to make a living using agri-tourism, agri-education, or agri-tainment because of this lack of liability insurance. I have turned down many paying offsite opportunities because I can find no way around the issue of being sued for frivolous reasons. I can not afford to loose my house and everything I own because someone falls down on my property while looking at my animals.

The animals I own are alpacas and I use their fiber to make end products to sell. I have tried explaining to VFB that my animals have no defenses that can really injure someone but it doesn't seem to matter. I've gone online and asked other Virginia farms what insurance they use for agri-tourism and I have yet to find a farm that has liability insurance. Most think their home owners/farm insurance will cover them but according to VFB that is **NOT** correct. Those that understand they are not covered for liability don't bother using agri-tourism to sell products because they are too scared to loose the farm.

How can I earn a living if I can't sell anything on my farm, can't take my animals anywhere to sell products with me, can't give classes to teach fiber arts?

*Dawn M. Dolpp.*  
Mada Verni Alpacas  
125 Tommy Carter Rd.  
Axton, VA 24054  
434-770-1972